

## Applying for Federal Loans – Please read carefully

There are several steps to loan application. They are all easy and quick but the school will not know if you have completed all the processes for all the loans you intend to borrow unless you tell us, and the school does not know how much you wish to borrow until you tell us.

This flowchart will help you through all the required processes in the right order. You also need the spreadsheet CoA\_2011.xls and must work through the 3 tabs, it

- will tell you how much you can borrow
- lets you tell us how much you want to borrow
- gives you checklist of the evidence you must include in your email to us.

We want to be sure that you have completed everything you have to do before we start to do our part because if the school starts origination and anything is not completed by you, then our stages for each loan will fail which will cost you time waiting to be told before you have to start again.

Take the trouble to read carefully through the flowchart BEFORE you start. There are some stages where we need a screen-shot as evidence and if you run past that stage then you have to start over again to get back to it – this is particularly important at the credit check (for PLUS Loans) because if you miss it, you have to wait at least 24 hours for the email from the USDE and if that email only states that you have done a credit check but does not give the result, then you will have to go through the credit check and screen-shot again. Each application for a credit check is logged on your credit rating, it may affect your credit rating in the future, so you really don't want to do it more than once.

To speed this up, we will accept those evidences as attachments to an email, but we need all the evidences from you at the same time - all the required attachments must come in the same email; if anything is missing we cannot start the origination processes. Don't send bits of evidence at a time because each email will be rejected as incomplete. The same applies if you send us everything by post.

Remember taxpayers do not expect students to have a higher standard of living that they do and you are asking to borrow a lot of taxpayer dollars with no collateral and no current job from which to make repayments. So it is not unreasonable that there are strict rules and regulations requiring a lot of checks for you to be fully confirmed as entitled to borrow and ensure you borrow only the money you need.

When you have finished and collected all the evidences, please send them all in ONE email. For priority treatment the subject field must start WUN and look like this (if you were George Clooney)

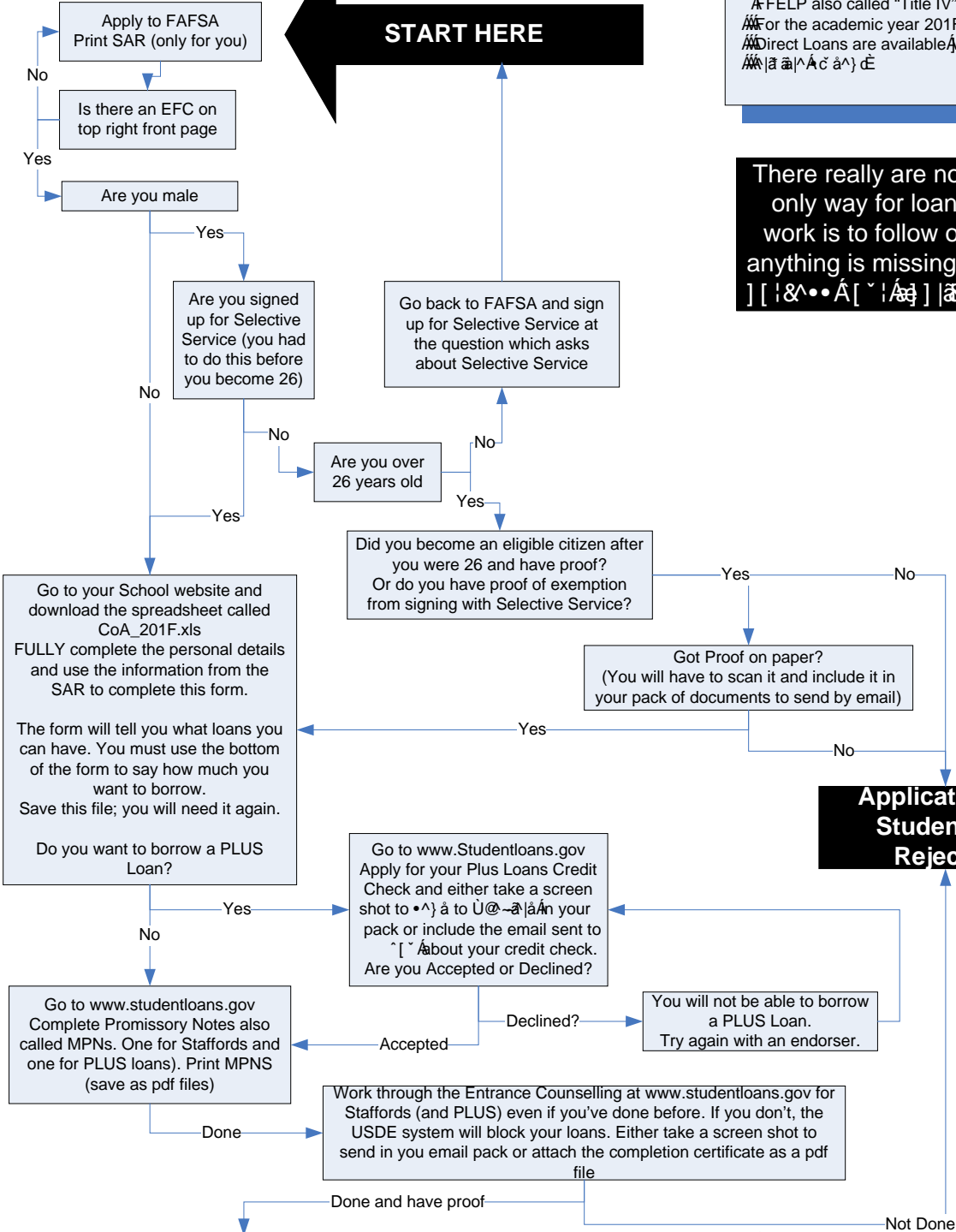
To: .....  
Subject: USL CLOONEY George

Once we have received your emailed documents we will check them and process your Notification of Loan Letter. The letter will be mailed to you by recorded delivery, which means someone at your home address will have to sign to show its been received. Only the original signed letter from the school on school headed paper and signed by an authorised school officer is acceptable to the UK Border Agency. This letter has been agreed with the Border Agency and nothing else will be accepted so please don't ask for email or fax or scanned images.

**START HERE**

FFELP also called "Title IV" Loans have ended.  
 For the academic year 201F/1G only  
 Direct Loans are available

There really are no short-cuts, the only way for loan origination to work is to follow our flowchart. If anything is missing we cannot



Prepare an email to [email address]  
 For Subject, type USL and your name as surname then forename, like this  
 USL CLOONEY George

**Attach** to the email these electronic files

1. Your completed Cost of attendance.xls
2. Pdf copy of MPN for Stafford Loan(s)
3. Entrance Counselling completion

**Also attach** if applying for PLUS Loans

4. Pdf copy of MPN for PLUS Loan
5. Your email of accepted credit check

**Selective Service**

6. If you are/were exempt from Selective Service attach a copy of the proof such as Certificate of Naturalisation or other certificate of exemption

**Checklist**

7. Complete the Checklist page of the Cost of Attendance spreadsheet

Any attached files not complete or missing  
 And/or any piece of data proves to be not true

**Application for Student Aid Rejected.**

Attached Files complete  
 and all data is checked and true

**Loan Certificate for Visa Issued and sent by post.**  
 Only a letter on headed paper and signed by an authorised school officer will be accepted by the Border Agency